



## II. JURISDICTION

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d).

## III. PARTIES

3. Plaintiff, Gaea Singer, is a natural person residing in the State of Washington, County of King, and City of Seattle.

4. Plaintiff is a “consumer” as defined by the FDCPA, 15 U.S.C. § 1692a(3), and a “debtor” as defined by RCW § 19.16.100(11).

5. At all relevant times herein, Defendant, Plovie Law Firm, P.S., (“Defendant”) was a company engaged, by use of the mails and telephone, in the business of attempting to collect a “debt” from Plaintiff, as defined by 15 U.S.C. §1692a(5).

6. Defendant is a “debt collector” as defined by the FDCPA, 15 U.S.C. § 1692a(6), and a “licensee,” as defined by RCW § 19.16.100(9).

## IV. FACTUAL ALLEGATIONS

7. At various and multiple times prior to the filing of the instant complaint, including within the one year preceding the filing of this complaint, Defendant contacted Plaintiff in an attempt to collect an alleged outstanding debt. Defendant’s conduct violated the FDCPA and RCW § 19.16 in multiple ways, including but not limited to:

1 a) Using false representations and deceptive practices in  
2 connection with collection of an alleged debt from  
3 Plaintiff. Defendant made an agreement with Plaintiff  
4 to update Plaintiff's credit report pursuant to a  
5 settlement agreement and Plaintiff's credit report was not  
updated consistent with the agreement (§ 1692e(10));

6 b) Using false representations and deceptive practices in  
7 connection with collection of an alleged debt from  
8 Plaintiff. Defendant represented that Plaintiff's credit  
9 report had been updated properly pursuant to the  
10 settlement agreement referred to in the previous  
11 paragraph. In fact, the agreement called for Plaintiff's  
report to be update as "current, never late" but her credit  
report does not reflect this status (§ 1692e(10)).

12 8. Defendant's aforementioned activities, set out in paragraph 8, also  
13 constitute an intentional intrusion into Plaintiff's private places and into private  
14 matters of Plaintiff's life, conducted in a manner highly offensive to a reasonable  
15 person. With respect to the setting that was the target of Defendant's intrusions,  
16 Plaintiff had a subjective expectation of privacy that was objectively reasonable  
17 under the circumstances.

18 9. As a result of Defendant's behavior, detailed above, Plaintiff  
19 suffered and continues to suffer injury to Plaintiff's feelings, personal humiliation,  
20 embarrassment, mental anguish and emotional distress.  
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**COUNT I: VIOLATION OF FAIR DEBT  
COLLECTION PRACTICES ACT**

10. Plaintiff reincorporates by reference all of the preceding paragraphs.

**PRAYER FOR RELIEF**

WHEREFORE, Plaintiff respectfully prays that judgment be entered  
against the Defendant for the following:

- A. Declaratory judgment that Defendant's conduct violated the FDCPA;
- B. Actual damages;
- C. Statutory damages;
- D. Costs and reasonable attorney's fees; and,
- E. For such other and further relief as may be just and proper.

**COUNT II: VIOLATION OF WASHINGTON COLLECTION AGENCY  
ACT, WHICH IS A PER SE VIOLATION OF THE WASHINGTON  
CONSUMER PROTECTION ACT**

11. Plaintiff reincorporates by reference all of the preceding paragraphs.

**PRAYER FOR RELIEF**

WHEREFORE, Plaintiff respectfully prays that judgment be entered  
against the Defendant for the following:

- A. Actual damages;

- B. Discretionary Treble Damages;
- C. Costs and reasonable attorney's fees,
- D. For such other and further relief as may be just and proper.

Respectfully submitted this 21st day of September, 2009.

s/Jon N. Robbins  
Jon N. Robbins  
WEISBERG & MEYERS, LLC  
Attorney for Plaintiff